

Amendments to the Claims:

The listing of Claims will replace all prior versions and listings of the Claims in the application:

Listing of Claims

1. (Currently Amended) A computer-readable memory comprising:
 - (a) ~~having stored thereon~~ a data structure, the data structure being based on a relational data model and comprising:
 - (i) an account entity class for establishing multiple account data objects, comprising:
 - a first account data object that comprises a first account ID; and
 - a second account data object that comprises a second account ID different than the first account ID;
 - (ii) a customer entity class for establishing multiple customer data objects, including:
 - a first customer data object that comprises a first customer ID, and
 - a second customer data object that comprises a second customer ID, the first customer ID and the second customer ID being different;
 - (iii) an account involvement entity class for establishing account involvements comprising:
 - a first account involvement that establishes a first relationship between the first customer data object and the first account data object; ~~and~~
 - a second account involvement that establishes a second relationship between the first customer data object and the second account data object;
 - a third account involvement that establishes a third relationship between the first customer data object and the first account data object, the third relationship being different from the first relationship; and
 - a fourth account involvement that establishes a fourth relationship between the second customer data object and the second account data object, wherein the account involvements establish relationships between the first account data object and the customer data objects and between the second account data object and the customer data objects; and

(iv) an account role entity class for establishing an account role entity that defines:

a first account role for the first customer data object with respect to the first account ID; and

a second account role for the first customer data object with respect to the second account ID, the second account role different from the first account role, for establishing multiple different roles for a customer identified by the first customer ID with respect to multiple different accounts identified by the first account ID and the second account ID IDs;

a third account role for the first customer data object with respect to the first account ID, the third account role different from the first account role, for establishing multiple different roles for the customer identified by the first customer ID with respect to the account ID identified by the first account ID; and

a fourth account role for the second customer data object, for establishing multiple different customer IDs, the first customer ID and the second customer ID, with different roles with respect to the second account ID,

wherein the account entity class, the customer entity class, the account involvement entity class, the account involvements, and the account role entity class are established to form multiple concise account level decision relationships used to construct multiple concise account level decision queries used to perform account level decision analysis; and

(b) logic operable to execute the multiple concise account level decision queries.

2. (Previously Presented) The computer-readable memory of Claim 1, wherein the account entity class comprises an account entity for storing the account data objects.

3. (Previously Presented) The computer-readable memory of Claim 2, wherein the account entity comprises the first account ID attribute defined as a primary key.

4. (Previously Presented) The computer-readable memory of Claim 2, wherein the account entity class further comprises an account group entity for establishing a group relationship among the multiple account data objects.

5. (Previously Presented) The computer-readable memory of Claim 4, wherein the account group entity comprises an account ID attribute defined as a foreign key.

6. (Previously Presented) The computer-readable memory of Claim 1, wherein the customer entity class comprises a customer entity.

7. (Currently Amended) The computer-readable memory of Claim 6, wherein the customer entity comprises the first customer ID attribute as a primary key.

8. (Previously Presented) The computer-readable memory of Claim 1, wherein the customer entity class comprises a customer involvement entity class, which stores a customer involvement that establishes a relationship among the customer data objects.

9. (Previously Presented) The computer-readable memory of Claim 8, wherein the customer involvement entity class comprises a customer involvement entity for storing the customer involvement.

10. (Previously Presented) The computer-readable memory of Claim 8, wherein the customer involvement entity class comprises a customer role entity that defines a customer role for at least one of the customer data objects.

11. (Previously Presented) The computer-readable memory of Claim 1, wherein the account involvement entity class comprises an account involvement entity for storing the account involvement.

12. (Previously Presented) The computer-readable memory of Claim 1, wherein the account involvement entity class establishes the account role entity class.

13. (Currently Amended) The computer-readable memory of Claim 1, further comprising:

an offering entity class for establishing multiple offering data objects; and

an offering involvement entity class establishing a relationship between at least one of the customer data objects and one of the offering data objects.

14. (Previously Presented) The computer-readable memory of Claim 13, wherein the offering entity class comprises a service entity class for establishing multiple service data objects.

15. (Previously Presented) The computer-readable memory of Claim 13, wherein the offering entity class comprises a program entity class, wherein the program entity class establishes relationships between multiple service data objects and multiple product data objects.

16. (Previously Presented) The computer-readable memory of Claim 13, wherein the offering entity class comprises a product entity class for storing multiple product data objects.

17. (Previously Presented) The computer-readable memory of Claim 16, wherein the offering involvement entity class comprises a product involvement entity class for storing a program involvement, which establishes a relationship between at least one of the product data objects and one of the customer data objects.

18. (Previously Presented) The computer-readable memory of Claim 17, wherein the product involvement entity class comprises a service involvement entity class for storing a service involvement, which establishes a relationship between at least one of a plurality of service data objects and one of the customer data objects.

19. (Previously Presented) The computer-readable memory of Claim 1, further comprising:

- a provider entity class for establishing multiple provider data objects; and
- a task entity class for establishing multiple task data objects, which may be related to one or more of the provider data objects.

20. (Currently Amended) A system for storing and processing account-related information by an application program, wherein the account-related information and the application program are stored in one or more computer-readable memories, the system comprising:

- (a) a database;

- (i) a data structure within the database comprising:

- (A) an account entity class establishing multiple account data objects, comprising:

- a first account data object comprises a first account ID; and

a second account data object comprises a second account ID different than the first account ID;

(B) a customer entity class establishing multiple customer data objects, comprising:

a first customer data object comprises a first customer ID, and a second customer data object comprises a second customer ID, the first customer ID and the second customer ID being different; and

(C) an involvement entity establishing:

a relationship between the first customer data object and the first account data object; and

a relationship between the first customer data object and the second account data object; and

a relationship between the second customer data object and the second account data object;

(D) an entity that defines multiple account roles, comprising:

a first account role for the first customer data object with respect to the first account ID; and

a second account role for the first customer data object with respect to the second account ID, the second account role different from the first account role, for establishing multiple different account roles for a customer identified by the first customer ID with respect to multiple different accounts identified by the first account ID and the second account ID IDs;

a third account role for the first customer data object with respect to the first account ID, the third account role different from the first account role, for establishing multiple different roles for the customer identified by the first customer ID with respect to the account ID identified by the first account ID; and

a fourth account role for the second customer data object, for establishing multiple different customer IDs, the first customer ID and the second customer ID, with different roles with respect to the second account ID; and

(ii) a data module within the database comprising:

(A) the account data objects stored according to the account entity class comprising:
the first account data object and the second account data object;
the customer data objects stored according to the customer entity class;
and

(B) the first account role and the second account role stored to establish a relationship between the first customer data object, and the first account data object and the second account data object;

(C) the third account role stored to establish a relationship between the first customer data object and the first account data object different from the relationship established by storing the first account role; and

(D) the fourth account role stored to establish a relationship between the second customer data object and the second account data object,

wherein the account entity class, the customer entity class, the involvement entity, and the entity that defines multiple account roles form multiple concise account level decision relationships used to construct multiple concise account level decision queries used to perform account level decision analysis; and

(b) a processor operable to execute the multiple concise account level decision queries.

21. (Currently Amended) A method for storing and processing account-related information in one or more computer-readable mediums, comprising:

(a) providing an account entity class for establishing multiple account data objects, comprising:

a first account data object comprises a first account ID; and

a second account data object comprises a second account ID different than the first account ID;

(b) providing a customer entity class for establishing multiple customer data objects, comprising:

a first customer data object comprises a first customer ID, and a second customer data object comprises a second customer ID, the first customer ID and the second customer ID being different;

(c) providing an account involvement entity class for establishing multiple account involvements, which establish relationships between the customer data objects and the account data objects;

(d) providing an entity that defines multiple account roles, comprising:

a first account role for the first customer data object with respect to the first account ID; and

a second account role for the first customer data object with respect to the second account ID, the second account role different from the first account role, for establishing multiple different account roles for a customer identified by the first customer ID with respect to multiple different accounts identified by the first account ID and the second account ID IDs;

a third account role for the first customer data object with respect to the first account ID, the third account role different from the first account role, for establishing multiple different roles for the customer identified by the first customer ID with respect to the account ID identified by the first account ID; and

a fourth account role for the second customer data object, for establishing multiple different customer IDs, the first customer ID and the second customer ID, with different roles with respect to the second account ID; and

(e) providing a first entity class for establishing:

multiple risk data objects;

multiple product data objects; and

multiple service data objects;

(f) providing a second entity class for establishing:

relationships between the risk data objects, the account data objects, the customer data objects, the product data objects and the service data objects,

wherein the account entity class, the customer entity class, the account involvement entity class, the account involvements, the entity that defines multiple account roles, the first entity class, and the second entity class form multiple concise account level decision

relationships used to construct multiple concise account level decision queries used to perform account level decision analysis; and

(g) executing the multiple concise account level decision queries.

22. (Previously Presented) The system of Claim 20, wherein the account entity class establishes:

the account ID as a primary key; and

an account group entity that defines the account ID as a foreign key, and establishes a relationship among the account data objects.

23. (Currently Amended) The system of Claim 20, wherein the customer entity class establishes:

a customer entity that defines the first customer ID as a primary key; and

a customer involvement entity class that establishes relationships among the customer data objects.

24. (Previously Presented) The system of Claim 23, wherein the customer involvement entity defines a customer role for at least one of the customer data objects.

25. (Currently Amended) The system of Claim 20, wherein the data structure further comprises comprising:

(E) an entity class establishing:

multiple offering data objects;

multiple service data objects; and

multiple product data objects; and

(F) an entity establishing:

a first relationship between the customer data objects and the offering data objects

a second relationship between the customer data objects and the service data objects; or

a third relationship between the customer data objects and the product data objects.

26. (Currently Amended) The system of Claim 25, wherein the entity class establishing the multiple offering entity-class data objects establishes a service entity class that establishes the multiple service data objects.

27. (Previously Presented) The method of Claim 21, further comprising:
providing an entity for storing risk information that defines risk factors related to any one of the account data objects, the customer data objects, the product data objects or the service data objects, comprising:

- risk trends;
- risk exposures;
- risk assessments; and
- risk capacity.

28. (Previously Presented) The method of Claim 21, further comprising:
providing a program entity class that establishes relationships between the service data objects, the product data objects and the risk data objects,

- wherein the risk data objects define risk factors, comprising:
 - risk factors addressed by products; and
 - risk factors addressed by services.

29. (Previously Presented) The method of Claim 21, further comprising:
providing an entity class that establishes relationships between the account data objects, the customer data objects and the risk data objects,

- wherein the risk data objects define risk factors, comprising:
 - risk factors relevant to accounts; and
 - risk factors relevant to customers.

30. (Previously Presented) The method of Claim 21, wherein at least one relationship between the customer data objects and the risk data objects defines multiple risk factors.

31. (Previously Presented) The method of Claim 21, wherein at least one relationship between one of the products data objects or one of the service data objects, and the risk data objects defines:

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multiple risk factors addressed by a product; or
multiple risk factors addressed by a service.